

Information to identify the case:

Debtor 1:	Michael A. Sutton	Social Security number or ITIN: xxx-xx-3426
	First Name Middle Name Last Name	EIN: -----
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: ----- EIN: -----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 7 2/25/25
Case number:	25-20448-JAD	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Michael A. Sutton	
2. All other names used in the last 8 years		
3. Address	811 Division Street West Mifflin, PA 15122	
4. Debtor's attorney Name and address	Bryan P. Keenan 993 Greentree Road Suite 200 Pittsburgh, PA 15220	Contact phone 412-922-5116 Email: keenan662@gmail.com
5. Bankruptcy trustee Name and address	Crystal H. Thornton-Illar LEECHTISHMAN 525 William Penn Place 28th Floor Pittsburgh, PA 15219	Contact phone 412-261-1600 Email: cthornton-illar@leechtishman.com

For more information, see page 2 >

Debtor Michael A. Sutton

Case number 25-20448-JAD

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Date: 2/26/25
7. Meeting of creditors	April 14, 2025 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 451 616 4812, and Passcode 6001318900, call 1-412-239-8484 For additional information, go to: https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 6/13/25
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Michael A. Sutton
Debtor

Case No. 25-20448-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 26, 2025

Form ID: 309A

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Michael A. Sutton, 811 Division Street, West Mifflin, PA 15122-1823

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bersteinlaw.com	Feb 27 2025 00:37:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: keenan662@gmail.com	Feb 27 2025 00:36:00	Bryan P. Keenan, 993 Greentree Road, Suite 200, Pittsburgh, PA 15220
tr	+ EDI: BCHTHONTONILLR	Feb 27 2025 05:11:00	Crystal H. Thornton-Illar, LEECHTISHMAN, 525 William Penn Place, 28th Floor, Pittsburgh, PA 15219-1728
smg	EDI: PENNDEPTREV	Feb 27 2025 05:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 27 2025 00:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 27 2025 05:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 27 2025 00:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Feb 27 2025 00:53:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: jdryer@bersteinlaw.com	Feb 27 2025 00:36:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16504149	+ EDI: GMACFS.COM	Feb 27 2025 05:11:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
16504150	+ EDI: CAPITALONE.COM	Feb 27 2025 05:11:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16504150	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:28:39	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16504151	+ EDI: CAPONEAUTO.COM	Feb 27 2025 05:11:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
16504151	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 27 2025 01:29:28	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302

District/off: 0315-2

User: auto

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16504152	+ EDI: CITICORP	Feb 27 2025 05:11:00	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16504155	EDI: CITICORP	Feb 27 2025 05:11:00	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
16504153	+ EDI: JPMORGANCHASE	Feb 27 2025 05:11:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
16504153	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 27 2025 01:28:40	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
16504154	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 27 2025 00:37:00	Lakeview Loan Servicing, LLC, Attn: Customer Service, PO Box 8068, Virginia Beach, VA 23450-8068
16504156	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 27 2025 01:28:36	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
16504157	+ EDI: MAXMSAIDV	Feb 27 2025 05:11:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
16504158	+ EDI: SYNC	Feb 27 2025 05:11:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504158	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:15:43	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504159	+ EDI: SYNC	Feb 27 2025 05:11:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504159	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:28:35	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
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Bryan P. Keenan	on behalf of Debtor Michael A. Sutton keenan662@gmail.com melindap662@gmail.com;keenan.bryant.r106644@notify.bestcase.com;ciennal662@gmail.com
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District/off: 0315-2

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Date Rcvd: Feb 26, 2025

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Crystal H. Thornton-Illar

cthornton-Illar@leechtishman.com PA95@ecfcbis.com;dbender@leechtishman.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com
btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4